

Appln No. 09/927,296

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Reply to Office action of June 3, 2003

Amendments to the Specification:

After the paragraph on page 3 starting with "FIG. 1 is a deployment diagram ...", insert the following paragraph:

"The credit card company's main processing system 140 further includes a processor 142 operably coupled via a system bus 144 to a memory 146. The memory includes stored program instructions 148. The program instructions are used by the processor to implement the features of a credit card company's main processing system as described herein."